



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
December 3, 2016 to January 3, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,029.78
- Payments	\$2,098.40
- Other Credits	\$0.00
+ Purchases	\$1,754.31
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,685.69

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$8,282.00
 Statement Closing Date January 3, 2017
 Days in Billing Cycle 32

PAYMENT INFORMATION

New Balance: \$1,685.69
 Minimum Payment Due: \$50.58
Payment Due Date: January 28, 2017

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/12	12/12	8559061PBEHM6GQDT	PAYMENT - THANK YOU	\$2,072.36-
12/17	12/17	8559061PJEHM69GGA	PAYMENT - THANK YOU	\$26.04-
12/06	12/07	5541741P65S8EVL1Q	THE MESQUITER RESTAUR HOOD RIVER OR	\$52.90
12/06	12/08	5554186P603RAKXPN	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99
12/07	12/08	5543687P74EWTQMG5	BEST WESTERN RIVERSIDE HOOD RIVER OR	\$17.50
12/07	12/09	5543687P751GMQN0G	BEST WESTERN HOTELS HOOD RIVER OR	\$395.28
		CHECK-IN 12/07/16	FOLIO #345431	
12/07	12/09	5543687P751GMQN8T	BEST WESTERN HOTELS HOOD RIVER OR	\$326.10

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$1,685.69
 Minimum Payment Due: \$50.58
Payment Due Date: January 28, 2017

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500005058001685699

CREDITING OF PAYMENTS

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BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 - 2 - 07/07/2014

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
		CHECK-IN 12/07/16	FOLIO #345430	
12/09	12/11	2524780P700TQ1YHG	MASTER TOOL REPAIR INC CHESAPEAKE VA	\$220.27
12/15	12/16	5548382PFBLGY00RF	WAL-MART #1889 LA GRANDE OR	\$254.82
12/15	12/18	2524780PF01H6NRZ3	D&B SUPPLY CO STORE 2 LA GRANDE OR	\$320.47
12/17	12/19	5543286PG000HZ891	MCAFEE *INTEL SECURITY 866-622-3911 TX	\$37.99
12/17	12/19	5543286PG0026EGYB	AMAZONPRIME MEMBERSHIP AMZN.COM/PRME WA	\$99.00
12/30	01/02	5554186PY03R243M7	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	14.74% (v)	\$0.00	32	\$0.00
Cash Advances	14.74% (v)	\$0.00	32	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.



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COMMUNITY BANK Credit Card Account Statement
January 4, 2017 to February 3, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,685.69
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$159.05
+ Cash Advances	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$21.91
= New Balance	\$1,891.65

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$8,108.00
 Statement Closing Date February 3, 2017
 Days in Billing Cycle 31
 Amount Past Due \$50.58

PAYMENT INFORMATION

New Balance: \$1,891.65
 Minimum Payment Due: \$107.33
Payment Due Date: February 28, 2017

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/04	01/05	55432860400NAL4VL	INTUIT *PAYROLL 800-446-8848 CA	\$31.45
01/04	01/05	054368405BLJ5LNMW	WM SUPERCENTER #1889 ISLAND CITY OR	\$54.56
01/23	01/24	05410190R7DN4AYH5	SUBWAY 00565184 ELGIN OR	\$19.05
01/28	01/30	55432860W0098JPD6	INTUIT *PAYROLL 800-446-8848 CA	\$39.00
01/30	02/01	55541860Z03R8TB15	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99
02/03	02/03		LATE FEE	\$25.00

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

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Account Number: XXXX XXXX XXXX 0185
 New Balance: \$1,891.65
 Minimum Payment Due: \$107.33
Payment Due Date: February 28, 2017

Amount Enclosed: \$


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Make Check Payable to:

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DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

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O1AB5762 - 2 - 07/07/2014

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone



THE MINIMUM PAYMENT HAS NOT BEEN RECEIVED
SO THE ACCOUNT IS IN A PAST DUE STATUS. PLEASE
DISREGARD THIS IF PAYMENT HAS BEEN MADE.

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	14.74% (v)	\$1,783.42	31	\$21.91
Cash Advances	14.74% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

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Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
February 4, 2017 to March 3, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,891.65
- Payments	\$1,960.27
- Other Credits	\$0.00
+ Purchases	\$75.49
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$6.87

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,993.00
 Statement Closing Date March 3, 2017
 Days in Billing Cycle 28

PAYMENT INFORMATION

New Balance: \$6.87
 Minimum Payment Due: \$6.87
Payment Due Date: March 28, 2017

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/10	02/10	855906119EHM66Z8D	PAYMENT - THANK YOU	\$1,754.31-
02/21	02/21	855906111LEHM6KDND	PAYMENT - THANK YOU	\$205.96-
02/16	02/17	05410191G7DMSLLAE	SUBWAY 00565184 ELGIN OR	\$60.50
02/27	03/01	55541861V03R6MRFZ	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

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559061400570018500000687000006872

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Name (if incorrect on reverse side)

Street address

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State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

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Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	14.74% (v)	\$0.00	28	\$0.00
Cash Advances	14.74% (v)	\$0.00	28	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

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COMMUNITY BANK Credit Card Account Statement
March 4, 2017 to April 3, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$6.87
- Payments	\$75.49
- Other Credits	\$0.00
+ Purchases	\$570.38
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$501.76

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,436.00
 Statement Closing Date April 3, 2017
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$501.76
 Minimum Payment Due: \$25.00
Payment Due Date: April 28, 2017

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/30	03/30	85590612TEHM6RHEW	PAYMENT - THANK YOU	\$75.49-
03/07	03/08	054368423BLJ3XXEY	WM SUPERCENTER #1889 ISLAND CITY OR	\$22.40
03/10	03/10	0541019257DFR6ZJW	SUBWAY 00565184 ELGIN OR	\$40.00
03/10	03/12	0541019267DN90NYE	SUBWAY 00565184 ELGIN OR	\$393.00
03/13	03/14	5513158282M6Y52M6	MICROSOFT *STORE 08006427676 WA	\$99.99
03/30	04/02	55541862S03R41S3S	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 170403 0 PAGE 1 of 2 1 5 1127 4005 VB5 O1AB5762

COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$501.76
 Minimum Payment Due: \$25.00
Payment Due Date: April 28, 2017

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500002500000501768

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

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If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 - 2 - 07/07/2014

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**INTEREST CHARGE CALCULATION**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	14.99% (v)	\$0.00	31	\$0.00
Cash Advances	14.99% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
April 4, 2017 to May 3, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$501.76
- Payments	\$570.38
- Other Credits	\$0.00
+ Purchases	\$338.16
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$269.54

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,730.00
 Statement Closing Date May 3, 2017
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$269.54
 Minimum Payment Due: \$25.00
Payment Due Date: May 28, 2017

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/01	05/01	85590613TEHM6RMJ4	PAYMENT - THANK YOU	\$570.38-
04/03	04/05	05410192Y7DLFR095	SUBWAY 00565184 ELGIN OR	\$62.55
04/29	05/01	55541863R03PJZ320	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99
05/01	05/01	55432863T00Q7H21E	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$260.62

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 170503 0 PAGE 1 of 2 1 5 1127 4005 VB5 O1AB5762

COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$269.54
 Minimum Payment Due: \$25.00
Payment Due Date: May 28, 2017

Amount Enclosed: \$


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CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



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CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



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O1AB5762 - 2 - 07/07/2014

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**INTEREST CHARGE CALCULATION**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	14.99% (v)	\$0.00	30	\$0.00
Cash Advances	14.99% (v)	\$0.00	30	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

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Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
May 4, 2017 to June 2, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$269.54
- Payments	\$338.16
- Other Credits	\$0.00
+ Purchases	\$34.59
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$34.03-

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,821.00
 Statement Closing Date June 2, 2017
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$34.03-
 Minimum Payment Due: \$0.00
 Payment Due Date: June 28, 2017

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/16	05/16	855906148EHM66WL0	PAYMENT - THANK YOU	\$338.16-
05/22	05/23	05436844FBLJ91LQ0	WM SUPERCENTER #1889 ISLAND CITY OR	\$19.60
05/30	06/01	55541864P03R4W4RV	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 170602 0 N PAGE 1 of 2 1 5 1127 4005 VB5 01AB5762

COMMUNITY BANK
 1550 N BROWN RD 150
 LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$34.03-
 Minimum Payment Due: \$0.00
 Payment Due Date: June 28, 2017

Amount Enclosed: \$

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
 PO BOX 569100
 DALLAS TX 75356-9100



BROCK ECKSTEIN
 CITY OF ELGIN
 PO BOX 128
 ELGIN OR 97827-0128



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- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**INTEREST CHARGE CALCULATION**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	14.99% (v)	\$0.00	30	\$0.00
Cash Advances	14.99% (v)	\$0.00	30	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

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Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
June 3, 2017 to July 3, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$34.03-
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$541.66
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$507.63

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,492.00
 Statement Closing Date July 3, 2017
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$507.63
 Minimum Payment Due: \$25.00
Payment Due Date: July 28, 2017

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/02	06/04	55432864T00PZ9VLY	INTUIT *QUICKBOOKS 800-446-8848 CA	\$179.95
06/28	06/28	55432865K2XV935PE	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$327.58
06/29	06/30	05436845MBLJAY7BL	WM SUPERCENTER #1889 ISLAND CITY OR	\$19.14
06/29	07/02	55541865M03R3QNP3	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$507.63
 Minimum Payment Due: \$25.00
Payment Due Date: July 28, 2017

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
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We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**INTEREST CHARGE CALCULATION**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.24% (v)	\$0.00	31	\$0.00
Cash Advances	15.24% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
July 4, 2017 to August 3, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$507.63
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$3,921.18
+ Cash Advances	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$35.78
= New Balance	\$4,489.59

Account Number	XXXX XXXX XXXX 0185
Credit Limit	\$10,000.00
Available Credit	\$4,886.00
Statement Closing Date	August 3, 2017
Days in Billing Cycle	31
Amount Past Due	\$25.00

PAYMENT INFORMATION

New Balance:	\$4,489.59
Minimum Payment Due:	\$159.69
Payment Due Date:	August 28, 2017

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/08	07/10	55432865X2XR7TTJB	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$761.68
07/11	07/13	0541019617DNKXL05	SUBWAY 00565184 ELGIN OR	\$6.00
07/12	07/13	5543286612XHQBWL3	AMAZON.COM AMZN.COM/BILL WA	\$124.74
07/12	07/13	5543286612XKWK8D0	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$301.07
07/17	07/19	5553607676187GVJL	POLICEBIKESTORE.COM 09733665868 NJ	\$1,584.93

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number:	XXXX XXXX XXXX 0185
New Balance:	\$4,489.59
Minimum Payment Due:	\$159.69
Payment Due Date:	August 28, 2017

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500015969004489590

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

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You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/18	07/19	5543286672XAEYB0L	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$950.76
07/18	07/19	054368468BLJ9LKX6	WM SUPERCENTER #1889 ISLAND CITY OR	\$145.36
07/29	07/31	55432866J2X8LYE43	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$31.65
07/30	08/01	55541866L03PHT2NX	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99
08/03	08/03		LATE FEE	\$25.00

THE MINIMUM PAYMENT HAS NOT BEEN RECEIVED
SO THE ACCOUNT IS IN A PAST DUE STATUS. PLEASE
DISREGARD THIS IF PAYMENT HAS BEEN MADE.

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.24% (v)	\$2,817.63	31	\$35.78
Cash Advances	15.24% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

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Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
August 4, 2017 to September 3, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$4,489.59
- Payments	\$5,065.84
- Other Credits	\$0.00
+ Purchases	\$3,807.42
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$3,231.17

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$6,768.00
 Statement Closing Date September 3, 2017
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$3,231.17
 Minimum Payment Due: \$96.94
 Payment Due Date: September 28, 2017

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/08	08/08	85590616WEHM6MNNH	PAYMENT - THANK YOU	\$34.59-
08/08	08/08	85590616WEHM6YADT	PAYMENT - THANK YOU	\$541.66-
08/16	08/16	855906174EHM66KXV	PAYMENT - THANK YOU	\$4,489.59-
08/03	08/04	05436846RBLKMM1JW	WM SUPERCENTER #1889 ISLAND CITY OR	\$624.39
08/23	08/23	55432867B2XZT7NB6	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$319.85
08/24	08/24	55432867Q2XN57NSN	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$269.78

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
 1550 N BROWN RD 150
 LAWRENCEVILLE GA 30043

CARD SERVICE CENTER



Account Number: XXXX XXXX XXXX 0185
 New Balance: \$3,231.17
 Minimum Payment Due: \$96.94
 Payment Due Date: September 28, 2017

Please use enclosed envelope to remit payment.

Amount Enclosed: \$

☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
 PO BOX 569100
 DALLAS TX 75356-9100



BROCK ECKSTEIN
 CITY OF ELGIN
 PO BOX 128
 ELGIN OR 97827-0128



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CREDITING OF PAYMENTS

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BILLING RIGHTS SUMMARY

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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/24	08/25	55432867Q2XTRXG0V	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$40.66
08/24	08/25	55310207Q2DFBKHH5	AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA	\$2,098.50
08/26	08/28	55432867E2X7MAGKZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$114.93
08/28	08/28	55432867G2XYEXTWD	AMAZON.COM AMZN.COM/BILL WA	\$324.32
08/30	09/01	55541867K03PW65T3	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99

INTEREST CHARGE CALCULATIONYour **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.24% (v)	\$0.00	31	\$0.00
Cash Advances	15.24% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
September 4, 2017 to October 3, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$3,231.17
- Payments	\$3,807.42
- Other Credits	\$0.00
+ Purchases	\$782.85
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$206.60

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,793.00
 Statement Closing Date October 3, 2017
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$206.60
 Minimum Payment Due: \$25.00
Payment Due Date: October 28, 2017

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/29	09/29	85590618GEHM64EN0	PAYMENT - THANK YOU	\$3,807.42-
09/13	09/13	5543286802XAZXHEQ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$20.68
09/18	09/19	054368486BLJ7W322	WM SUPERCENTER #1889 ISLAND CITY OR	\$341.77
09/20	09/20	5543286872XP0XGA3	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$265.42
09/20	09/20	5543286872XVAWRGM	AMAZON.COM AMZN.COM/BILL WA	\$139.99
09/29	10/02	55541868H03PT2PWV	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$206.60
 Minimum Payment Due: \$25.00
Payment Due Date: October 28, 2017

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500002500000206608

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CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**INTEREST CHARGE CALCULATION**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.24% (v)	\$0.00	30	\$0.00
Cash Advances	15.24% (v)	\$0.00	30	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
October 4, 2017 to November 3, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$206.60
- Payments	\$206.60
- Other Credits	\$0.00
+ Purchases	\$1,991.28
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,991.28

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$8,008.00
 Statement Closing Date November 3, 2017
 Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$1,991.28
 Minimum Payment Due: \$59.74
Payment Due Date: November 28, 2017

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/30	10/30	85590619FEHM65VDH	PAYMENT - THANK YOU	\$206.60-
10/08	10/09	55432868T5SXZEBZV	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$979.98
10/11	10/13	05410198X7DLTEN41	SUBWAY 00565184 ELGIN OR	\$44.96
10/16	10/18	0531461922X76XLBN	LA GRANDE ACE HARDWARE LA GRANDE OR	\$268.98
10/18	10/19	5543687943JFEY5G4	ELGIN CORNER MARKET LL ELGIN OR	\$48.91
10/18	10/20	0541019947DLR9AYK	SUBWAY 00565184 ELGIN OR	\$181.75
10/27	10/29	55310209Q2DGD6HE	AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA	\$451.71
10/30	11/01	55541869G03R3WB6E	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$1,991.28
 Minimum Payment Due: \$59.74
Payment Due Date: November 28, 2017

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500005974001991285

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

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O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

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Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.24% (v)	\$0.00	31	\$0.00
Cash Advances	15.24% (v)	\$0.00	31	\$0.00

(v) - variable

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Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.



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800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
November 4, 2017 to December 3, 2017

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$1,991.28
- Payments	\$1,991.28
- Other Credits	\$0.00
+ Purchases	\$3,389.11
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$3,389.11

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$6,015.00
 Statement Closing Date December 3, 2017
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$3,389.11
 Minimum Payment Due: \$101.68
Payment Due Date: December 28, 2017

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/22	11/22	8559061A6EHM6Y7G1	PAYMENT - THANK YOU	\$1,991.28-
11/08	11/09	55417349R7YBTN4KQ	OR DEPT OF AGRICULTURE 503-9864603 OR	\$242.00
11/09	11/10	55432869T5SJ3ZNRQ	SQU*SQ *LOCAL HARVEST LA GRANDE OR	\$44.85
11/09	11/12	85353539S01P1BWT5	THE CELL FIX 1 LAGRANDE OR	\$129.95
11/16	11/17	5542950A0S0Z9YP8D	PAYPAL *PATRIOT 4029357733 PA	\$1,655.00

Transactions continued on next page

Please see reverse side of page 1 for important information.

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COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$3,389.11
 Minimum Payment Due: \$101.68
Payment Due Date: December 28, 2017

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500010168003389118

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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

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O1AB5762 – 3 – 05/25/17

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Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/17	11/19	5543286A15SAJADS2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$263.38
11/17	11/19	5543286A15SBPD61G	MCAFEE *WWW.MCAFEE.COM 866-622-3911 TX	\$49.99
11/18	11/20	5543286A25SFY5TH1	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$29.99
11/19	11/20	5543286A35SNLDGK5	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$958.96
11/29	12/01	5554186AE03PYNGGR	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99

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